

## CLARK CONSULTING

FEBRUARY 4, 2004

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified phantom stock plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Minnstar Bank NA
2. Mailing address of the employer: 202 North Main Street; Lake Crystal, MN 56055-0270
3. Employer's Federal Identification Number (EIN): 41-0362630
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: JAN. 1, 2004

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

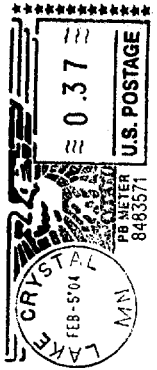
*Minnstar Bank NA*

By:

Steve Ok  
Plan Administrator



202 North Main Box 270  
Lake Crystal, MN 56055-0270



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